

Success Story

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Macon's First Black Female Dentist Used SBA Backed Loan to Help Start Her Practice

--Dr. Sharon Jordan has Celebrated over 20 Years in Dentistry -

For a doctor or dentist, the hard part of their career may come after they complete their professional schooling, are fully licensed, and then have to set up a business to actually start treating patients.

After completing her dental training at the Medical College of Georgia, School of Dentistry in Augusta, Dr. Sharon Jordan set up her practice to treat underprivileged patients in rural Roberta,



Georgia as part of an obligation to the National Health Service Corps. As a business start-up with little collateral, Dr. Jordan had to use two established dentists to co-sign—a bank loan to help start her practice. Those supporters were Dr. D.T. Walton, a Macon dentist and African-American civil rights activist and Dr. Lensey Jackson, another dentist from Macon.

Dr. Jordan would spend three years in Roberta completing her obligation to practice in an underserved area for the National Health Service Corps. When she decided to move her practice to her hometown of Macon, Dr. Jordan found that those three years of experience in nearby Roberta would not automatically open the door for additional bank financing.

The photo shows SBA Georgia District Director Terri Denison, left, with Dr. Jordan last year during the 20th anniversary event at her office in Macon.

"I was turned down by several banks," she recalled, "before I learned about the SBA's 504 loan program." The 504 program uses a combination of bank funds with monies from an SBA Certified Development Company (CDC) to finance fixed assets such as buildings and equipment. "I discovered that the amount of collateral I would need for my SBA-backed loan would be lower than what a conventional loan required," added Dr. Jordan who celebrated her 20th year of dental practice last year in Macon.

Dr. Jordan secured her 504 Loan from Wachovia Bank and the Georgia Small Business Lender Inc., a CDC in Macon formerly known as the Development Corporation of Middle Georgia. With the 504 Loan, Dr. Jordan was required to put up only about 10 percent of the project cost.

Dr. Jordan's decision to pursue a career in dentistry has paid quality dividends for scores of patients in Macon and Middle Georgia over the past 21 years. As her dental practice has matured, she is seeing the children of young adults who were some of her first patients.

Jordan's dental office is a combination of pleasing and comfortable surroundings for her patients combined with the latest dental equipment and computers for providing up-to-date dental care. Her five-member staff includes a full-time dental hygienist to provide regular cleanings and other preventive dental care for patients who use up to four fully-equipped dental chairs in her office.

Dr. Jordan and the hygienist use an "intra-oral" camera to take video pictures or enlarged single photos of a patient's teeth to track any problems or special treatment that may be needed. Dell computers are also placed in the practice rooms that allow patients to view educational software programs while they receive their dental care.

Dr. Jordan earned a BS Degree in Biology from Mercer University before graduating from The MCG School of Dentistry. About a year ago, Dr. Jordan headed up a school-based dental health screening at Morgan Elementary School in Macon. She said she plans to do another dental screening later this year at another local school.

Dr. Jordan lives in McDonough in nearby Henry County, where she is active with a local ALTA tennis team. A single mom, Dr. Jordan's daughter, Tamecia, is pursing a computer career with IBM after earning her BS degree from Georgia Tech and a Masters Degree from Duke University.

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